

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

PATENT NO. : 6,904,412 B1  
APPLICATION NO. : 09/645217  
DATED : June 7, 2005  
INVENTOR(S) : Broadbent et al.

Page 1 of 4

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 3, line 66, delete "Real" and replace therewith --real--.

Column 9, line 36, delete "typicallying" and replace therewith --typically--.

Column 10, line 49, delete "though" and replace therewith --through--.

Column 10, line 64, delete "c." and replace therewith --(3) --.

Column 11, line 19, delete "d." and replace therewith --(4) --.

Column 11, line 29, delete "e." and replace therewith --(5) --.

Column 11, line 51, delete "f." and replace therewith --(6) --.

Column 12, line 1, delete "g." and replace therewith --(7) --.

Column 12, line 24, delete "i." and replace therewith --(8) --.

Column 12, line 32, delete "and" and replace therewith --and/or--.

Column 12, line 59, delete "basic" and replace therewith --basics--.

Column 14, line 29, delete "an Real" and replace therewith --a Real--.

Column 14, line 66, delete "it's" and replace therewith --its--.

Column 15, line 22, delete "it's" and replace therewith --its--.

Column 15, line 43, delete "oriented" and replace therewith --Oriented--.

Column 16, line 37, delete "and or" and replace therewith --and/or--.

Column 17, line 18, delete "478" and replace therewith --478--.

Column 18, line 46, delete "banking" and replace therewith --Banking--.

Column 18, line 58, delete "A loan" and replace therewith --a loan--.

Column 19, line 10, delete "loan" and replace therewith --'Loan--.

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Column 19, line 10, delete "with to the loan" and replace therewith --with the loan--.

Column 19, line 14, delete "of - recognizing" and replace therewith --of recognizing--.

Column 21, line 53, delete "are in" and replace therewith --are--.

Column 29, line 37, delete "'if" and replace therewith --'if'--.

Column 31, line 23, delete "discription" and replace therewith --description--.

Column 31, line 42, delete "Residentional" and replace therewith --Residential--.

Column 31, line 59, delete "sing" and replace therewith --sign--.

Column 33, line 20, delete "Recieve" and replace therewith --Receive--.

Column 33, line 59, delete "Costruction" and replace therewith --Construction--.

Column 33, line 71, delete "ABS\_Loan" and replace therewith --ABC\_Loan--.

Column 35, line 56, delete "used ID" and replace therewith --user ID--.

Column 35, line 58, delete "type ID1" and replace therewith --Type ID1--.

Column 35, line 60, delete "user id" and replace therewith --user ID--.

Column 36, line 46, delete "this Loan" and replace therewith --this 'Loan--.

Column 37, line 3, delete "Microsoft. Inc." and replace therewith --Microsoft, Inc.--.

Column 37, line 24, delete "Date" and replace therewith --Data--.

Column 37, line 39, delete "BalloonMortgages" and replace therewith  
--BalloonMortgages--.

Column 37, line 56, insert --The methods of Qualification are listed below by Mode:--.

Column 38, line 13, delete "Date" and replace therewith --Data--.

Column 38, line 27, delete "OverrideRations" and replace therewith --OverrideRatios--.

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Column 38, line 48, delete "Date" and replace therewith --Data--.

Column 39, line 14, delete "Date" and replace therewith --Data--.

Column 39, line 22, delete "Date" and replace therewith --Data--.

Column 39, line 33, delete "Date" and replace therewith --Data--.

Column 39, line 44, delete "Date" and replace therewith --Data--.

Column 40, line 27, delete "Date" and replace therewith --Data--.

Column 40, line 36, delete "Date" and replace therewith --Data--.

Column 40, line 47, delete "Date" and replace therewith --Data--.

Column 40, line 62, delete "as" and replace therewith --an--.

Column 40, line 63, delete "Date" and replace therewith --Data--.

Column 41, line 8, delete "Date" and replace therewith --Data--.

Column 41, line 19, delete "Date" and replace therewith --Data--.

Column 41, line 36, delete "integer" and replace therewith --Integer--.

Column 41, line 41, delete "Date" and replace therewith --Data--.

Column 42 line 1, delete "Date" and replace therewith --Data--.

Column 42, line 35, insert --GHR TERM DATA TYPE--.

Column 44, line 3, delete "applicants" and replace therewith --applicants'--.

Column 44, line 50, delete "messages" and replace therewith --messages.--.

Column 46, line 23-24, delete "Gateway" and replace therewith --Gateway'--.

Column 47, line 41, delete "used ID" and replace therewith --user ID--.

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Column 47, line 56, delete "Gateway" and replace therewith --Gateway'--.

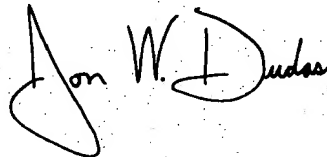
Column 49, line 7, delete "Loan" and replace therewith --Loan'--

Column 49, line 46, delete "applicants" and replace therewith --applicants'--.

Column 50, line 22, delete "a loan" and replace therewith --a trackable loan--.

Signed and Sealed this

Sixth Day of November, 2007

A handwritten signature in black ink, appearing to read "Jon W. Dudas". The signature is stylized with a large, looped initial "J" and a cursive "Dudas".

JON W. DUDAS  
*Director of the United States Patent and Trademark Office*